



PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No.: 10/528,755)	CUSTOMER NO. 27717
)	
Applicant: Hugh Owen Lovesy)	
)	
Filed: October 19, 2005)	Confirmation No.: 4753
)	
Docket No.: 37388-404900)	Examiner: Virpi H. Kanervo
)	
Date: September 25, 2008)	TC/A.U.: 3691
)	
Title: FINANCIAL MANAGEMENT SYSTEM)	

Mail Stop: Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT AND REPLY FILED
IN ACCORDANCE WITH 37 C.F.R. §§1.111 and 1.112

Dear Sir:

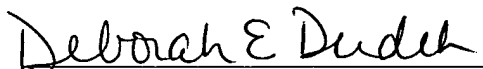
In response to the Office Action of March 25, 2008, please amend the above-captioned application as set forth below.

Amendments to the Claims includes amendments to Claims 1, 12 and 20, as set forth in the Listing of Claims, beginning on page 2 of this paper.

Remarks begin on page 5 of this paper.

Certificate of Transmission/Mailing

I hereby certify that on September 25, 2008 this document is being facsimile transmitted (fax #571-273-8300) to the USPTO or deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner of Patents, P.O. Box 1450, Alexandria, VA 22313-1450.


Deborah E. Dudek